

Printed on: 01/02/2020  
ISABEL C. BALBOA [ICB-99001-00]

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**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

For the period of 01/01/2019 to 12/31/2019  
Case Number: 18-20851 (JNP)

Edwin Crespo, Sr. and Christiane P. Crespo  
5492 Snyder Avenue  
Millville, NJ 08332

Monthly Payment: \$1,134.00  
Payments / Month: 1  
Current Trustee Comp.: 7.80%

**The following are receipts posted in this case within the above dates:**

| Date       | Amount     | Date       | Amount     | Date       | Amount     | Date       | Amount     |
|------------|------------|------------|------------|------------|------------|------------|------------|
| 01/25/2019 | \$1,039.00 | 03/05/2019 | \$1,039.00 | 04/29/2019 | \$1,039.00 | 05/29/2019 | \$1,039.00 |
| 07/01/2019 | \$1,039.00 | 10/16/2019 | \$283.50   | 10/23/2019 | \$283.50   | 10/31/2019 | \$283.50   |
| 11/07/2019 | \$283.50   | 11/20/2019 | \$283.50   | 11/22/2019 | \$283.50   | 12/03/2019 | \$283.50   |
| 12/04/2019 | \$283.50   | 12/13/2019 | \$283.50   | 12/18/2019 | \$283.50   | 12/30/2019 | \$283.50   |

**The following are the creditors who are set up to be paid through this plan:**

| CL# | Creditor Name                      | LVL | Claim Amt.  | Amt. Paid. | Balance Due | Paid this Period |
|-----|------------------------------------|-----|-------------|------------|-------------|------------------|
| 0   | EDWIN CRESPO, SR.                  | 5   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 0   | TERRY TUCKER, ESQUIRE              | 13  | \$3,100.00  | \$3,100.00 | \$0.00      | \$3,100.00       |
| 1   | ALLIED COLLECTION SERVICES, INC.   | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 2   | ALLY FINANCIAL                     | 28  | \$1,508.99  | \$0.00     | \$1,508.99  | \$0.00           |
| 3   | BANK OF AMERICA, N.A.              | 24  | \$205.96    | \$205.96   | \$0.00      | \$205.96         |
| 4   | BANK OF AMERICA, N.A.              | 33  | \$2,626.51  | \$0.00     | \$2,626.51  | \$0.00           |
| 5   | BARCLAY CARD                       | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 6   | BARRETTA                           | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 7   | BILL ME LATER                      | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 8   | CAPITAL ONE BANK USA, N.A.         | 33  | \$4,337.24  | \$0.00     | \$4,337.24  | \$0.00           |
| 9   | PORTFOLIO RECOVERY ASSOCIATES, LLC | 33  | \$2,599.20  | \$0.00     | \$2,599.20  | \$0.00           |
| 10  | SANTANDER CONSUMER USA, INC.       | 33  | \$8,232.30  | \$0.00     | \$8,232.30  | \$0.00           |
| 11  | MILLVILLE MUNICIPAL COURT          | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 12  | CITY OF VINELAND                   | 24  | \$9,040.14  | \$3,036.69 | \$6,003.45  | \$2,647.82       |
| 13  | Client Services, Inc.              | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 14  | QUANTUM3 GROUP, LLC                | 33  | \$386.86    | \$0.00     | \$386.86    | \$0.00           |
| 15  | CREDIT ACCEPTANCE CORPORATION      | 24  | \$20,000.00 | \$6,545.20 | \$13,454.80 | \$4,623.66       |
| 16  | CUMBERLAND INTERANL MEDICINE       | 33  | \$325.00    | \$0.00     | \$325.00    | \$0.00           |
| 17  | DEPARTMENT OF THE TREASURY         | 33  | \$3,807.80  | \$0.00     | \$3,807.80  | \$0.00           |
| 18  | DISCOVER BANK                      | 33  | \$800.09    | \$0.00     | \$800.09    | \$0.00           |
| 19  | DIVERSIFIED CONSULTANTS, INC.      | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 20  | ERC                                | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 21  | EXCEPTIONAL MEDICAL TRANSPORTATION | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 22  | FIRST SOURCE ADVANTAGE             | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 23  | HAYT, HAYT & LANDAU, LLC           | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 24  | PORTFOLIO RECOVERY ASSOCIATES, LLC | 33  | \$3,497.42  | \$0.00     | \$3,497.42  | \$0.00           |
| 25  | DEPARTMENT OF THE TREASURY         | 28  | \$20,268.58 | \$0.00     | \$20,268.58 | \$0.00           |

**THIS REPORT IS NOT TO BE CONSTRUED AS A PLAN PAYOFF FIGURE. PLEASE CONTACT THE TRUSTEE'S OFFICE, IN WRITING, TO RECEIVE AN ACCURATE PLAN PAYOFF FIGURE.**

| CL# | Creditor Name                         | LVL | Claim Amt. | Amt. Paid. | Balance Due | Paid this Period |
|-----|---------------------------------------|-----|------------|------------|-------------|------------------|
| 26  | INSPIRA MEDICAL CENTERS, INC.         | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 27  | PORTFOLIO RECOVERY ASSOCIATES, LLC    | 33  | \$3,466.30 | \$0.00     | \$3,466.30  | \$0.00           |
| 28  | MASSEY'S                              | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 29  | MILLVILLE MUNICIPAL COURT             | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 30  | MONROE & MAIN                         | 33  | \$207.72   | \$0.00     | \$207.72    | \$0.00           |
| 31  | MUNICIPAL COURT OF VINELAND CITY      | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 32  | NATIONWIDE CREDIT INC.                | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 33  | NEW JERSEY HEALTHCARE SPECIALISTS, PC | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 34  | PMAB, LLC                             | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 35  | SYNCHRONY BANK                        | 33  | \$296.92   | \$0.00     | \$296.92    | \$0.00           |
| 36  | PENN MEDICINE                         | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 37  | PORTFOLIO RECOVERY ASSOCIATES, LLC    | 33  | \$535.91   | \$0.00     | \$535.91    | \$0.00           |
| 38  | SJ GASTROENTEROLOGY CONSULTANTS       | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 39  | SIMM ASSOCIATES INC.                  | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 40  | SOUTH JERSEY CHEST DISEASE            | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 41  | SOUTHERN REGIONAL PATHOLOGY ASSOC.    | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 42  | PORTFOLIO RECOVERY ASSOCIATES, LLC    | 33  | \$1,985.74 | \$0.00     | \$1,985.74  | \$0.00           |
| 43  | THE HEART HOUSE                       | 33  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 44  | U.S. TRUSTEE                          | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 45  | WELLS FARGO BANK, N.A.                | 33  | \$476.97   | \$0.00     | \$476.97    | \$0.00           |
| 46  | WEST GATE                             | 24  | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 47  | PORTFOLIO RECOVERY ASSOCIATES, LLC    | 33  | \$247.29   | \$0.00     | \$247.29    | \$0.00           |
| 48  | CHRISTIANE P. CRESPO                  | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 49  | ISABEL C. BALBOA (CREDITOR)           | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 50  | TERRY TUCKER                          | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 51  | WELLS FARGO BANK, N.A.                | 24  | \$1,081.94 | \$363.44   | \$718.50    | \$316.90         |
| 52  | BANK OF AMERICA, N.A.                 | 33  | \$1,749.76 | \$0.00     | \$1,749.76  | \$0.00           |
| 53  | MIDLAND FUNDING, LLC                  | 33  | \$2,958.40 | \$0.00     | \$2,958.40  | \$0.00           |
| 54  | MIDLAND FUNDING, LLC                  | 33  | \$5,123.78 | \$0.00     | \$5,123.78  | \$0.00           |
| 55  | APEX ASSET MANAGEMENT, LLC            | 33  | \$217.00   | \$0.00     | \$217.00    | \$0.00           |
| 56  | SYNCHRONY BANK                        | 33  | \$3,417.14 | \$0.00     | \$3,417.14  | \$0.00           |
| 57  | AMERICAN EXPRESS                      | 33  | \$1,891.76 | \$0.00     | \$1,891.76  | \$0.00           |
| 58  | CARNIVAL CARD SERVICES                | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 59  | DEPARTMENT OF THE TREASURY            | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 60  | HELZBERG DIAMONDS                     | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 61  | Juniper Card Services                 | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 62  | SUNCHRONY BANK                        | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 63  | WOMAN WITHIN                          | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 64  | CREDIT ACCEPTANCE CORPORATION         | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 65  | ALLY FINANCIAL                        | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 66  | AMERICAN EXPRESS                      | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 67  | BANK OF AMERICA, N.A.                 | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 68  | BANK OF AMERICA, N.A.                 | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 69  | BANK OF AMERICA, N.A.                 | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 70  | SANTANDER CONSUMER USA, INC.          | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 71  | CREDIT ACCEPTANCE CORPORATION         | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 72  | CAPITAL ONE BANK USA, N.A.            | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 73  | APEX ASSET MANAGEMENT, LLC            | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 74  | CITY OF VINELAND                      | 33  | \$789.00   | \$0.00     | \$789.00    | \$0.00           |
| 75  | DISCOVER BANK                         | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 76  | MIDLAND FUNDING, LLC                  | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 77  | MONROE & MAIN                         | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 78  | PORTFOLIO RECOVERY ASSOCIATES, LLC    | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |

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**Case Number: 18-20851 (JNP)**

| CL# | Creditor Name                      | LVL | Claim Amt. | Amt. Paid. | Balance Due | Paid this Period |
|-----|------------------------------------|-----|------------|------------|-------------|------------------|
| 79  | PORTFOLIO RECOVERY ASSOCIATES, LLC | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 80  | PORTFOLIO RECOVERY ASSOCIATES, LLC | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 81  | PORTFOLIO RECOVERY ASSOCIATES, LLC | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 82  | PORTFOLIO RECOVERY ASSOCIATES, LLC | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 83  | PORTFOLIO RECOVERY ASSOCIATES, LLC | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 84  | PORTFOLIO RECOVERY ASSOCIATES, LLC | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 85  | QUANTUM3 GROUP, LLC                | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 86  | SYNCHRONY BANK                     | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 87  | SYNCHRONY BANK                     | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 88  | WELLS FARGO BANK, N.A.             | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |
| 89  | EDWIN CRESPO                       | 0   | \$0.00     | \$0.00     | \$0.00      | \$0.00           |

**Case Steps**

| Start Date | No. Months            | Payment     |
|------------|-----------------------|-------------|
| 06/01/2018 | 15.00                 | \$0.00      |
| 09/01/2019 | Paid to Date          | \$11,856.00 |
| 10/01/2019 | 44.00                 | \$1,134.00  |
| 06/01/2023 | Projected end of plan |             |

Total payments received this period: \$8,313.50  
 Total paid to creditors this period: \$10,894.34  
 Undistributed Funds on Hand: \$522.78  
 Arrearages: \$1,417.50  
 Attorney: TERRY TUCKER, ESQUIRE

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